

Fill in this information to identify the case:

Debtor 1 SAMUEL D. RIVERA GUADALUPE

Debtor 2 JANET E. NIEVES-MELÉNDEZ
(Spouse, if filing)

United States Bankruptcy Court for the: District of Puerto Rico

Case number 19-01047

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS CERTIFICATE TRUSTEE ON BEHALF OF BOSCO CREDIT II TRUST SERIES 2017-1
Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account:

5 9 2

Date of payment change:

Must be at least 21 days after date of this notice 05/01/2019

New total payment:

Principal, interest, and escrow, if any \$ 1,077.59

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 73.70

New escrow payment: \$ 316.29

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

SAMUEL D. RIVERA GUADALUPE

First Name

Middle Name

Last Name

Case number (if known) 19-01047

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

Signature

Date 04/10/2019

Print:

Gina

First Name

Middle Name

D'Elia

Last Name

Title BANKRUPTCY DEPARTMENT MANAGER

Company

Franklin Credit Management Corp.

Address

101 Hudson St. 25th Floor

Number

Street

Jersey City, NJ 07302

City

State

ZIP Code

Contact phone

1-800-650-7162

Email bk.info@franklincredit.com

Analysis Date: April 10, 2019

SAMUEL D. RIVERA-GUADALUPE
JANET E. NIEVES-MELENDZ
PO Box 4956
CAGUAS PR 00726

Loan: 8800000592

Property Address:
R11-4 CALLE F URB. TURABO GARDENS
CAGUAS, PR 00725

**Annual Escrow Account Disclosure Statement
Account History**

This is a statement of actual activity in your escrow account from Apr 2019 to Apr 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity. **Bankruptcy filing date 02/27/2019.**

Payment Information	Current:	Effective May 01, 2019:	Escrow Balance Calculation	
Principal & Interest Pmt:	761.30	761.30	Due Date:	Jul 01, 2015
Escrow Payment:	73.70	316.29	Escrow Balance:	(12,631.86)
Other Funds Payment:	0.00	0.00	Anticipated Pmts to Escrow:	3,390.20
Assistance Payment (-):	0.00	0.00	Anticipated Pmts from Escrow (-):	0.00
Reserve Acct Payment:	0.00	0.00	Anticipated Escrow Balance:	(\$9,241.66)
Total Payment:	\$835.00	\$1,077.59		

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,198.40	(12,631.86)
					Anticipated Transactions	1,198.40	(12,631.86)
Apr 2019		3,390.20					(9,241.66)
	\$0.00	\$3,390.20	\$0.00	\$0.00			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$440.91 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: April 10, 2019

SAMUEL D. RIVERA-GUADALUPE

Loan: 8800000592

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(9,241.66)	1,265.16
May 2019	316.29	489.00	Hazard Insurance	(9,414.37)	1,092.45
Jun 2019	316.29			(9,098.08)	1,408.74
Jul 2019	316.29	1,149.75	County	(9,931.54)	575.28
Aug 2019	316.29			(9,615.25)	891.57
Sep 2019	316.29			(9,298.96)	1,207.86
Oct 2019	316.29			(8,982.67)	1,524.15
Nov 2019	316.29			(8,666.38)	1,840.44
Dec 2019	316.29			(8,350.09)	2,156.73
Jan 2020	316.29	2,156.73	County	(10,190.53)	316.29
Feb 2020	316.29			(9,874.24)	632.58
Mar 2020	316.29			(9,557.95)	948.87
Apr 2020	316.29			(9,241.66)	1,265.16
	\$3,795.48	\$3,795.48			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$316.29. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$632.58 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$9,241.66). Your starting balance (escrow balance required) according to this analysis should be \$1,265.16. This means you have a shortage of \$10,506.82. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be \$3,795.48. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	316.29
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$316.29

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE:
SAMUEL DAVID RIVERA GUADALUPE
JANET EILEEN NIEVES MELENDEZ

Debtors

CASE NO. 19-01047

Chapter 13

CERTIFICATE OF SERVICE

I, Edna M. Tejeda Oyola, hereby certify that on April 10th 2019, I caused to be served the following document by sending a true and correct copy by regular mail to counsel for Debtor, Enrique Almeida, Esq., to the Chapter 13 Trustee Alejandro Oliveras and to Debtors, Samuel David Rivera Guadalupe and Janet Eileen Nieves Meléndez to their address of record.

• Notice of Payment Change [Case No. 19-01047]

• Dated: 04/10//2019

Counsel for Creditor

/s/ Edna M. Tejeda Oyola

Edna M. Tejeda Oyola, Esq.

USDC-PR No. 219803

SALICHS POU & ASSOCIATES, PSC

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